### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 1 of 68

Fill in this information to identify your case:		
United States Bankruptcy Court for the:  Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Tanya	
		First name	First name
	Write the name that is on your government-issued	Υ.	
	picture identification (for	Middle name	Middle name
	example, your driver's	Alvarez	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.		<del> </del>
		Last name	Last name
		First name	First name
		i iist nane	Tilstilaine
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits	XXX - XX- 8022	xxx - xx-
	of your Social Security number or		
	federal Individual	OR	OR
	Taxpayer Identification number	9 xx - xx-	9 xx - xx-
	(ITIN)		

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 2 of 68

Debtor 1 Tanya First Name	Y. Alvarez  Middle Name Last Name	Case number (if known)
i iist ivaine	Wilder Name Last Name	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer	✓ I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	2723 S Lombard Ave Number Street	Number Street
	Cicero Illinois 60804 City State Zip Code	City State Zip Code
	City State Zip Code Cook	City State Zip Code
	County  If your mailing address is different from the one above, fill it in here. Note that the court will send any	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
	notices to you at this mailing address.	this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
	Oity State Zip Code	Oity State Zip Gode
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
	-	

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 3 of 68

Debtor 1 Tanya	Y.	Alvarez	Case number (if kno	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy C	ase		
<ol> <li>The chapter of the Bankruptcy Code you are choosing to file under</li> </ol>		description of each, see <i>Notice Req</i> (0)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a cre  I need to pay the findividuals to Pay  I request that my judge may, but is not the official poverty you choose this open.	thow you may pay. Typically, if you money order If your attorney is dit card or check with a pre-print fee in installments. If you choose Your Filing Fee in Installments (Coffee be waived (You may request not required to, waive your fee, and inne that applies to your family significant to the control of the control o	ou are paying the submitting your ed address. ethis option, sign official Form 103 this option only ad may do so onlize and you are u	
9. Have you filed for bankruptcy within the last 8 years?	✓ No.  Yes. District  District  District	When When When	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to	ord obtained an eviction judgment a b line 12. ut <i>Initial Statement About an Eviction</i> pankruptcy petition.		

### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 4 of 68

Alvarez Debtor 1 Tanya Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

## Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 5 of 68

Debtor 1 Tanya Y. Alvarez Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling		
	About Debtor 1:		About Debtor 2 (Sp	pouse Only in a Joint Case):
15. Tell the court	You must check one:		You must check one:	•
whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, and I received a appletion.	counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.
The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.		the certificate and the payment plan, eveloped with the agency.
about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	counseling age	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.
check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment		ter you file this bankruptcy petition, copy of the certificate and payment
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	I certify that I asked for credit counseling sen- from an approved agency, but was unable to obtain those services during the 7 days after made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.		from an approve obtain those se made my reques	sked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the
creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.		e dismissed if the court is dissatisfied s for not receiving a briefing before cruptcy.
	receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	receive a briefing must file a certific with a copy of the	sfied with your reasons, you must still y within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. so, your case may be dismissed.
		he 30-day deadline is granted only mited to a maximum of 15 days.		the 30-day deadline is granted only imited to a maximum of 15 days.
	I am not required counseling beca	d to receive a briefing about credit use of:	I am not require counseling because	d to receive a briefing about credit ause of:
	Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
	Active duty.	I am currently on active military duty in a military combat zone.	Active duty.	I am currently on active military duty in a military combat zone.
	about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	about credit cour	are not required to receive a briefing nseling, you must file a motion for counseling with the court.

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 6 of 68

Debtor 1 Ianya	Y.	Alvarez	Case number (if known)	
Part 6: First Name  Answer These Que	Middle Name estions for Reporting Pu	Last Name		
16. What kind of debts do you have?	16a. Are your debts pr "incurred by an inc No. Go to line Yes. Go to line 16b. Are your debts pr money for a busing No. Go to line Yes. Go to line	rimarily consumer debts? dividual primarily for a personal for a p	sonal, family, or househo Business debts are debts ugh the operation of the b	that you incurred to obtain ousiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under expenses are pa	der Chapter 7. Go to line 18. Chapter 7. Do you estimate t aid that funds will be available	that after any exempt prope	erty is excluded and administrative I creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5 ☐ 5,001-1 ☐ 10,001-	0,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
I have examined this petition, and I declare under penalty of perjury that the information provided is true a correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, of title 11, United States Code. I understand the relief available under each chapter, and I choose to proce under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
	connection with a bankr both. 18 U.S.C. §§ 152,			noney or property by fraud in mprisonment for up to 20 years, or
	/s/ Tanya Alvarez Signature of Debtor 1		Signature of De	ebtor 2
		18/2017 MM / DD / YYYY	Executed on	MM / DD / YYYY

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 7 of 68

Debtor 1 Tanya	Υ.	Alvarez	Case number (if	fknown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed ur	nder Chapter 7, 11, 1	2, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice req	uired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	er an inquiry that the	information in the sched	dules filed with the petition is incorrect.
attorney, you do not	4.5			
need to file this page.	/s/ Jason Diaz		Date _	8/18/2017
	Signature of Attorney	for Debtor		IM / DD / YYYY
	Jason Diaz			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3129130625	Email address	jdiaz@semradlaw.com
			Illinois	
	Bar number		State	<del>,</del>

### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 8 of 68

mation to identify your c	ase:					
Tanya	Y.	Alvarez				
First Name	Middle Name	Last Name				
First Name	Middle Name	Last Name				
United States Bankruptcy Court for the: Northern District of Illinois						
		(State)				
	Tanya First Name First Name	First Name Middle Name  First Name Middle Name				

П	Check if this is an
	amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	<b>Your assets</b> Value of what you own
Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$5,200.00
1c. Copy line 63, Total of all property on Schedule A/B	\$5,200.00
Part 2: Summarize Your Liabilities	
	<b>Your liabilities</b> Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$14,910.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$28,704.00
Your total liabilities	\$43,614.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	\$2,263.60
Copy your combined monthly income from line 12 of Schedule I	<u>:</u>
	\$1,735.00

### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 9 of 68

Alvarez Debtor 1 Tanya \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,899.25 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

## Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 10 of 68

					e ago 1	0.00		
Fill in this	information	n to identify your c	ase:					
Debtor 1	Tany	va Name	Y. Middle N	lom o	Alvarez Last Name			
Debtor 2	FIISI	ivame	Wilddle N	iame	Last Name			
(Spouse, if fi	iling) First	Name	Middle N	lame	Last Name			
United Sta	ates Bankru	ptcy Court for the:	Northern		District of Illinois (State)	_		
Case num (If known)	nber							Charle if the in an
Officia	al Form	106A/B						Check if this is an amended filing
Sche	dule A	/B: Prope	rty					12/1
category responsib write your Part 1:	where you le for suppl r name and Describe	think it fits best. I ying correct infor case number (if k Each Residenc	Be as complete a mation. If more s known). Answer e ce, Building, Lai	nd acc pace is very qu nd, or	Other Real Estate You O	ried people ar sheet to this f wn or Have	e filing together, both a orm. On the top of any a an Interest In	are equally
1. Do you	No. Go to		quitable interest i	n any	residence, building, land, or	similar proper	ty?	
	Yes. Where	e is the property?						
1.1	Street addr	ress, if available, or	other description		is the property? Check all that ingle-family home uplex or multi-unit building	at apply.	the amount of any secu	claims or exemptions. Put tred claims on Schedule D: nims Secured by Property.
					ondominium or cooperative		Current value of the	Current value of the
				<b>□</b> N	lanufactured or mobile home		entire property?	portion you own?
	Number	Street			and		Describe the nature o	f vour ownership
	City	State	Zip Code	Ħ	vestment property imeshare ther	<u> </u>	interest (such as fee s the entireties, or a life	simple, tenancy by
	o.i.y	Stato	<u> </u>	Who one.	has an interest in the proper	ty? Check	Check if this is co (see instructions)	ommunity property
					ebtor 1 only			
					ebtor 2 only			
					ebtor 1 and Debtor 2 only t least one of the debtors and a	nother		
							am ayah aa laaal	
					r information you wish to ade erty identification number <u>:                                    </u>	a about this ite	em, such as local	
If you	own or hav	e more than one, li	st here:					
1.2					is the property? Check all the	at apply.		claims or exemptions. Put ared claims on Schedule D:
1.2	Street addr	ess, if available, or	other description	=	ingle-family home uplex or multi-unit building		Creditors Who Have Cla	nims Secured by Property.
					ondominium or cooperative		Current value of the	Current value of the
				M	lanufactured or mobile home		entire property?	portion you own?
	Number	Street			vestment property		Describe the nature of interest (such as fee s	
	City	State	Zip Code		meshare ther	_	the entireties, or a life	e estate), if known.
				one.	has an interest in the proper	ty? Check	Check if this is co (see instructions)	ommunity property
				=	ebtor 1 only ebtor 2 only			
					ebtor 1 and Debtor 2 only			
					t least one of the debtors and a	another		
					r information you wish to aderty identification number:	d about this it	em, such as local	

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 11 of 68

Debtor 1	Tanya First Name	Y. Middle Name	Alvarez Last Name	Case number	(if known)	
	et address, if available, or oth		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	apply.	the amount of any secu Creditors Who Have Cla Current value of the entire property?	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
City	State	] ] ] ]	Investment property Timeshare Other  Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an	other	Describe the nature or interest (such as fee s the entireties, or a life  Check if this is co (see instructions)	imple, tenancy by e estate), if known.
	the dollar value of the por ve attached for Part 1. Wri	p tion you own for a te that number he	roperty identification number: III of your entries from Part 1, incl ere.			
<b>Do you ow</b> you own tl		equitable interest ou lease a vehicle, a	in any vehicles, whether they are also report it on Schedule G: Executo cycles	-	•	
☐ No ✓ Yes						
3.1	Make Model: Year: Approximate mileage:	Malibu 2009 109000	Who has an interest in the pro one.  Debtor 1 only Debtor 2 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.  Current value of the
	Other information:		Debtor 1 and Debtor 2 only At least one of the debtors ar  Check if this is community instructions)		entire property? \$4100.00	portion you own? \$4100.00
3.2	Make Model: Year: Approximate mileage:		Who has an interest in the proone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 12 of 68

3101 1	Tanya First Name	Y. Middle Name	Alvarez Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)	ly s and another	the amount of any secu	claims or exemptions. Put ared claims on Schedule D: hims Secured by Property.  Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)	ly s and another	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ilms Secured by Property.  Current value of the portion you own?
			ur rockoational vobicios other	vehicles and acce	essories	
	No Yes Make Model:	•	, fishing vessels, snowmobiles, r  Who has an interest in the p one.	notorcycle accessori	Do not deduct secured the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>
Exa	mples: Boats, trailers, motor No Yes Make	•	, fishing vessels, snowmobiles, r Who has an interest in the p	notorcycle accessori  oroperty? Check  ly s and another	Do not deduct secured the amount of any secu	•

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 13 of 68

De	ebtor 1	Tanya First Name	Y. Middle Name	Alvarez Last Name	Case number (if known)	
Pa	rt 3:	Describe Y	our Personal and Household It	tems		
D	o you	own or hav	e any legal or equitable interes	st in any of the followin	ng items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
	Examp	_	and furnishings liances, furniture, linens, china, kitcher	nware		
<u> </u>	No Yes. [	Describe	Used Furniture			\$400.00
		tronics lles: Television	s and radios; audio, video, stereo, and	I digital equipment; comput	ers, printers, scanners; music	
<u> </u>		Describe	Misc. Electronics			\$350.00
		•	ue and figurines; paintings, prints, or othe in, or baseball card collections; other o		=	
<b>✓</b>	No Yes. [	Describe				
		les: Sports, ph	rts and hobbies otographic, exercise, and other hobby s; carpentry tools; musical instrument		tables, golf clubs, skis; canoes	
<b>✓</b>	No Yes. [	Describe				
	<b>0. Fire</b> Examp		es, shotguns, ammunition, and related	d equipment		
<b>✓</b>	No					
П	Yes. [	Describe				
	-		clothes, furs, leather coats, designer w	ear, shoes, accessories		
	No Vac I	Dagariba	Head Objects			
⊻	res. L	Describe	Used Clothing			\$300.00
		-	ewelry, costume jewelry, engagement r	rings, wedding rings, heirlo	oom jewelry, watches, gems,	
<u> </u>	No Yes. [	Describe	Misc. Costume Jewelry			\$20.00
	Examp	n-farm animal les: Dogs, cat	s s, birds, horses			
<b>✓</b>	No Yes. [	Describe				
	<b>4. Any</b> No	other persor	al and household items you did not	t already list, including ar	ny health aids you did not list	1
		Describe				
			lue of all of your entries from Part	3, including any entries fo	or pages you have attached	\$1070.00

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 14 of 68

Debto	or 1 Tanya First Name	Y. Middle Name	Alvarez Last Name	Case number (if known)	
Part 4			2351.143.115		
		y legal or equitable interest	in any of the followir	ng?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. <b>C</b>	amples: Money you ha	ve in your wallet, in your home, in		on hand when you file your petition  Cash:	
		avings, or other financial accounts stitutions. If you have multiple acc	counts with the same insti	ares in credit unions, brokerage houses,	
	Yes		Institution name:		
		17.1. Checking account:	Byline Bank		\$30.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:	_		
		or publicly traded stocks investment accounts with broker	age firms, money market	accounts	
	Yes	Institution or issuer name:			
	an LLC, partnership, a	-	ted and unincorporated	businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 15 of 68

Debt	tor 1 Tanya	Y.	Alvarez	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfers are those you cannot transfers.	checks, promissory not	tes, and money orders.	
		-			
21.	Retirement or pension		thrift eavings accounts	s, or other pension or profit-sharing plans	
	No	1A, LITIOA, REOGII, 401(K), 400(D	, tillit saviligs accounts	, or other pension of profit-straining plans	
		Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.	. ,			
		Pension plan:		-	
		IRA:	-		
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		deposits you have made so that with landlords, prepaid rent, publi			
		Electric:			
		Gas:			
		Heating oil:	-		
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			
		-			

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 16 of 68

Debte	or 1 Tanya	Y.	Alvarez	Case number (if known)	
	First Name	Middle Name	Last Name		
24.		n education IRA, in an account in a 530(b)(1), 529A(b), and 529(b)(1).	a qualified ABLE program, or	under a qualified state tuition program.	
	✓ No  Yes	Institution name and description. Sep	parately file the records of any in	terests.11 U.S.C. § 521(c):	
0.5	Turete equit	able ou future intercets in muchante	/athou thou ou thing listed in	line 4) and rights or names	
25.		able or future interests in property or your benefit	other than anything listed in	line 1), and rights or powers	
	✓ No Yes. Desc	ribe			
26.		yrights, trademarks, trade secrets, ernet domain names, websites, procee		=	
	✓ No  Yes. Desc	ribe			
27.		nchises, and other general intangit Iding permits, exclusive licenses, coop		uor licenses, professional licenses	
	<b>✓</b> No				
	Yes. Desc	ribe			
		the award to you?			
Mon	ey or propei	ty owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds o				portion you own? Do not deduct secured
	Tax refunds o				portion you own? Do not deduct secured
	Tax refunds o			Federal:	portion you own? Do not deduct secured
	Tax refunds or  No Yes. Give sabou	wed to you specific information t them, including whether		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give sabout	wed to you specific information		State:	portion you own?  Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds or  No Yes. Give about your and to	specific information t them, including whether already filed the returns he tax years	uunnort, ohild sunnort, maintone	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give sabout you a and s  Family suppor  Examples: Past	specific information t them, including whether already filed the returns he tax years	support, child support, maintena	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give sabout you a and to  Family support Examples: Past	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, spousal s	upport, child support, maintena	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give sabout you a and to  Family support Examples: Past	specific information t them, including whether already filed the returns he tax years	upport, child support, maintena	State:  Local:  unce, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give sabout you a and to  Family support Examples: Past	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, spousal s	upport, child support, maintena	State:  Local:  Ince, divorce settlement, property settlement  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t  \$0.00
28.	Tax refunds or  No Yes. Give sabout you a and to  Family support Examples: Past	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, spousal s	upport, child support, maintena	State: Local:  Ince, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or  No Yes. Give sabout you a and to  Family support Examples: Past	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, spousal s	upport, child support, maintena	State: Local:  Ince, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds or  No Yes. Give s about you a and to  Family suppor Examples: Past No Yes. Give s  Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years	ents, disability benefits, sick pay,	State: Local:  Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds or  No Yes. Give s about you a and to  Family suppor Examples: Past No Yes. Give s  Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years	ents, disability benefits, sick pay,	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds or  No Yes. Give s about you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, spousal s specific information  s someone owes you aid wages, disability insurance payme ial Security benefits; unpaid loans you	ents, disability benefits, sick pay,	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 17 of 68

Deb	tor 1 Tanya	Y.	Alvarez	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insuran Examples: Health, dis		alth savings account (HSA); credit,	homeowner's, or renter's insurance	
		nsurance company nd list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	If you are the benefic property because sor			cy, or are currently entitled to receive	
	Yes. Describe				
33.			you have filed a lawsuit or made irance claims, or rights to sue	a demand for payment	
	No Yes. Describe				
34.	Other contingent as	nd unliquidated claims of	every nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets	s you did not already list			
	No Yes. Describe				
36.		•	n Part 4, including any entries f		\$30.00
	for Part 4. Write tha	at number here			
Part	5: Describe Any	Business-Related Pro	perty You Own or Have an I	nterest In. List any real estate in Pa	rt 1.
37.	Do vou own or have	any legal or equitable in	terest in any business-related p	roperty?	
	No. Go to Part 6 Yes. Go to line 3				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable	e or commissions you alre	eady earned		or oxomptions
	✓ No Yes. Describe				
39.		urnishings, and supplies related computers, software	, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ctronic devices
	✓ No  Yes. Describe				

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 18 of 68

Deb	tor 1 Tanya	Υ.	Alvarez	Case number (if known)	
1.0	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you	use in business, and tools of yo	our trade	
	<b>✓</b> No				
	Yes. Describe				
	_				
11	Inventory				
41.	Inventory				
	<b>✓</b> No				
	Yes. Describe				
42	Interests in partnersh	nins or joint ventures			
		iipo or joint tontaroo			
			Name of entity:	% of ownership:	
	Yes. Give specific		•	·	
	information about them				<del>-</del>
			- <del></del>		_
43 (	Customer lists, mailing	lists, or other compila	tions		<del>-</del>
	—	,,			
	✓ No	Santa da caraca a Hartina Mer	hala taka maraka a kara daken adaka dake	11000 0 101(114)	
	Yes. Do your lists i	include personally identifia	able information (as defined in 11 l	J.S.C. § 101(41A))?	
	No				
	Yes. Desc	pribe			
44.	Any business-related	property you did not al	ready list		
	<b>✓</b> No				
	Yes. Give specific		-		
	information				<u> </u>
					<del></del>
					<u> </u>
45 A	dd tho dollar value of	all of your ontrine from	Part 5 including any entries for	nages you have attached	
			Part 5, including any entries for		
<u> </u>					
Part				y You Own or Have an Interest In.	
		n interest in farmland, list it			
46.	Do you own or have a	any legal or equitable in	terest in any farm- or commerc	ial fishing-related property?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47.				Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	<b>✓</b> No				
	Yes. Describe				

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 19 of 68

Debt	or 1 Tanya First Name	Y. Middle Name	Alvarez Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	No Yes. Describe				
49.	Farm and fishing equi	 pment, implements, machinery, fixtu	ires, and tools of trad	е	
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing supp	blies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
51.	Any farm- and comme	ercial fishing-related property you di	d not already list		
01.	No	rolar holling rolated property you all	a not unough not		
	Yes. Describe				
		II of your entries from Part 6, includir here		ges you have attached	
Part 1	7: Describe All Pro	perty You Own or Have an Inte	rest in That You Die	d Not List Above	
53.		perty of any kind you did not already	/ list?		
	No No	ts, country club membership			
	Yes. Give specific				
	information				
54 A	dd tho dollar valuo of a	II of your entries from Part 7. Write t	hat number here		•
J4. A	du the dollar value of a	ii oi your entiles iioiii Fait 7. Wille i	mat number nere		
					<del></del>
Part	8: List the Totals o	f Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	e, line 2		<b>&gt;</b>	
56. <b>r</b>	oart 2 total vehicles, lir	ne 5	\$4100.00		
57. <b>P</b>	art 3: Total personal a	nd household items, line 15	\$1070.00		
58. <b>P</b>	art 4: Total financial a	ssets, line 36	\$30.00		
59. <b>F</b>	Part 5: Total business-r	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and	fishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prop	erty not listed, line 54		<del></del>	
62.1	Total personal property	. Add lines 56 through 61	\$5200.00	Copy personal property total	+ \$5200.00
					\$5200.00
63. <b>T</b>	otal of all property on S	Schedule A/B. Add line 55 + line 62			φυζυυ.υυ

#### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 20 of 68

Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Tanya	Y.	Alvarez	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern	District of Illinois	
Case number (If known)			(State)	

#### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	t 1: Identify the Property You Clain	n as Exempt		
1.	Which set of exemptions are you claiming  You are claiming state and federal r  You are claiming federal exemption	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Chevrolet Malibu, 2009 Line from Schedule A/B: 03	\$4,100.00	\$0  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Brief description: Used Clothing Line from Schedule A/B: 11	\$300.00	\$300.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
3.	✓ No	ery 3 years after that for a	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?	

### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 21 of 68

Debtor 1 Tanya Alvarez Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$400.00 description: **✓** \$400.00 **Used Furniture** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 Brief 735 ILCS 5/12-1001(b) \$350.00 description: **✓** \$350.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$20.00 description: **✓** \$20.00 Misc. Costume Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 Brief 735 ILCS 5/12-1001(b) \$30.00 description: \$30.00 Checking account, 100% of fair market value, up to any **Byline Bank** applicable statutory limit Line from

17

Schedule A/B:

### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 22 of 68

			Do	ocument Page 22 of	68		
Fill in the	his inforr	nation to identify your cas	se:		I		
Debtor	1	Tanya First Name	Y. Middle Name	Alvarez Last Name			
Debtor (Spouse,		First Name	Middle Name	Last Name			
		ankruptcy Court for the:	Northern	District of Illinois (State)			
Case n (If known							
Offic	cial I	Form 106D			_		Check if this is an mended filing
Sch	- du	le D: Credito	ore Who Ha	ve Claims Secure	ed by Prop		12/15
Be as c more sp	omplete pace is r	and accurate as possibl	le. If two married peopl	e are filing together, both are equ nber the entries, and attach it to t	ally responsible for su	ipplying correct infor	
1. <b>D</b>	o any c	reditors have claims se	ecured by your proper	ty?			
Г	No. C	heck this box and submi	it this form to the court	with your other schedules. You hav	e nothing else to repo	ort on this form.	
	Yes. F	Fill in all of the information	n below.				
Part 1	List A	All Secured Claims					
2.	List all s separatel	ecured claims. If a creditory for each claim. If more th	an one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
		CREST CREDIT	Describe the property	that secures the claim:	\$14,910.00	\$4,100.00	<u>\$10,810.0</u> 0
	Creditor's <b>4020 E</b> I	Name INDIAN SCHOOL RD	061 Automobile				
	Numbe	er Street		e, the claim is: Check all that apply.			
			Contingent				
	PHOENIX City	X AZ 85018 State ZIP Code	Unliquidated				
		es the debt? Check one.	Disputed				
		or 1 only	Nature of lien. Check				
		or 2 only or 1 and Debtor 2 only	car loan)	made (such as mortgage or secured			
		ast one of the debtors	Statutory lien (such	n as tax lien, mechanic's lien)			
!		another	Judgment lien fron	n a lawsuit			
		ck if this claim relates community debt	Other (including a r	ight to offset)			
	Date del	ot was <u>5/2016</u>	Last 4 digits of accou	int number 8101			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$14,910.00

Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 23 of 68

	in this infor	mation to identify your c	ase:			
Deb	otor 1	Tanya	Υ.	Alvarez		
		First Name	Middle Name	Last Name		
	otor 2 use, if filing)	First Name	Middle Name	Last Name		
(- -	,	i list Name	Wilddle Name	Last Name		
Unit	ted States E	Bankruptcy Court for the:	Northern	District of Illinois		
Cas	e number			(State)		
(If kn					<del>-</del>	
Of	ficial F	orm 106E/F				Check if this is an amended filing
			-114 VA/I			
50	neau	lie E/F: Cre	editors wno	Have Unsec	ured Claims	12/15
othe Form clair the e know	r party to a n 106A/B) a ns that are entries in t vn).	any executory contracts and on Schedule G: Exe e listed in Schedule D: C	s or unexpired leases that cutory Contracts and Uni- creditors Who Hold Claims tach the Continuation Pa	t could result in a claim. A expired Leases (Official Fo s Secured by Property. If m	Iso list executory contracts or rm 106G). Do not include any lore space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured ne Part you need, fill it out, number ite your name and case number (if
1.	-	r <mark>editors have priority u</mark> n Go to Part 2.	secured claims against y	ou?		
	<u> </u>	30 to 1 alt 2.				
	☐ Yes.					
	L 103.					

Total

claim

Priority

amount

Nonpriority

amount

## Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 24 of 68

Debto	or 1 Tanya	Υ.	Alvarez	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 2	List All of Your NONPR	ORITY Unsecured	d Claims		
[	oo any creditors have nonprior No. You have nothing to re Yes.	-		urt with your other schedules.	
u It	insecured claim, list the creditor s	eparately for each clain	n. For each claim listed	the creditor who holds each claim. If a creditor has more, identify what type of claim it is. Do not list claims already in 3.If you have more than four priority unsecured claims fill out	ncluded in Part 1.
					Total claim
4.1	AD ASTRA RECOVERY SERV Nonpriority Creditor's Name 7330 W 33RD ST N STE 118 Number Street			t 4 digits of account number 2975 en was the debt incurred? 10/2015	\$831.00
		k one.  , and another es to a community de	D5 Code Type	of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR:	
	Yes			Other. Specify SPEEDYCASH.COM 161-IL	
4.2	City of Chicago Parking Nonpriority Creditor's Name 121 N. LaSalle St # 107A Number Street  Chicago Illin City Star Who incurred the debt? Chec Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this claim relate Is the claim subject to offset No Yes	te Zip (k one.	O2 Code Type	the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Other	\$4,000.00
4.3	CNAC/MI105 Nonpriority Creditor's Name 3718 STADIUM DR Number Street		Whe	t 4 digits of account number 5304 on was the debt incurred? 5/2015 of the date you file, the claim is: Check all that apply.	\$10,573.00
	KALAMAZOO Mic City Star Who incurred the debt? Chec Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this claim relate Is the claim subject to offset	k one.  and another  s to a community de	O8 Code Type	Contingent Unliquidated Disputed of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify045 Automobile	

#### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 25 of 68

Alvarez Debtor 1 Tanya Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 ComEd \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Other Is the claim subject to offset? **✓** No Yes CONVERGENT OUTSOURCING \$404.00 Last 4 digits of account number 4439 Nonpriority Creditor's Name 10750 HAMMERLY BLVD #200 When was the debt incurred? 3/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent 77043 Houston Texas Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: **✓** No Other. Specify COMCAST Yes ENHANCED RECOVERY CO L 4.6 \$569.00 Last 4 digits of account number 1816 Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 1/2017 Number As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE 32256 Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset?

✓ No Yes Other. Specify ORIGINAL CREDITOR: SPRINT

#### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 26 of 68

Debtor 1 Tanya Alvarez Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 FIRST PREMIER BANK \$321.00 Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent 56302 Saint Cloud Minnesota Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ CreditCard Is the claim subject to offset? Yes Jackson Park Hospital \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 7531 S. Stony Island Ave When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60649 Illinois Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other Other. Specify \_\_\_ Is the claim subject to offset? **✓** No Yes LVNV FUNDING LLC 4.9 \$158.00 9283 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/2016 P.O. Box 52815 As of the date you file, the claim is: Check all that apply. c/o Jeremy T. McCullough Aldridge Pite Haan, LLP Contingent 30355 Atlanta Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No ☐ Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify \_\_\_\_

001 UnknownLoanType

#### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 27 of 68

Alvarez Debtor 1 Tanya Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Navient \$6,872.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9655 When was the debt incurred? 12/2008 Number Street As of the date you file, the claim is: Check all that apply. Contingent <u>Penn</u>sylvania WILKES BARRE 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.11 \$3,017.00 Last 4 digits of account number 1219 Nonpriority Creditor's Name PO BOX 9655 When was the debt incurred? 12/2008 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes ONEMAIN 4.12 \$7,878.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 3251 C/O Melissa Frymire When was the debt incurred? 5/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent Indiana 47731 Evansville Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ 037 InstallmentLoan Is the claim subject to offset? No

Yes

#### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 28 of 68

Alvarez Debtor 1 Tanya Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 15019 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19850 Wilmington Delaware City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Other Is the claim subject to offset? **✓** No Yes 4.14 PORTFOLIO RECOVERY ASS \$1,700.00 9911 Last 4 digits of account number \_\_\_ Nonpriority Creditor's Name 1/2015 140 Corporate Blvd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 23502 Norfolk Virginia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes PORTFOLIO RECOVERY ASS 4.15 \$1,221.00 9387 Last 4 digits of account number Nonpriority Creditor's Name 140 Corporate Blvd When was the debt incurred? 12/2014 Number As of the date you file, the claim is: Check all that apply. Contingent 23502 Norfolk Virginia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No

Yes

#### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 29 of 68

Alvarez Debtor 1 Tanya Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 STELLAR RECOVERY INC \$1,049.00 Last 4 digits of account number 5370 Nonpriority Creditor's Name When was the debt incurred? 3/2017 PO Box 1119 Number Street As of the date you file, the claim is: Check all that apply. Contingent Charlotte North Carolina 28201 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: DISH **✓** No Other. Specify **NETWORK** Yes 4.17 US DEPT ED \$6,164.00 Last 4 digits of account number 3922 Nonpriority Creditor's Name 111 N CANAL SUITE When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO Illinois 60661 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes US DEPT ED 4.18 \$2,820.00 Last 4 digits of account number Nonpriority Creditor's Name 111 N CANAL SUITE When was the debt incurred? 12/2009 Number As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** Illinois 60661 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

Yes

Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 30 of 68

Alvarez Debtor 1 Tanya Case number (if known) Middle Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$18,873.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims

6h. Debts to pension or profit-sharing plans, and other similar

6i. Other. Add all other nonpriority unsecured claims. Write

that amount here.

6j. Total. Add lines 6f through 6i.

\$0.00

\$28,704.00

\$47,577.00

Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 31 of 68

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Tanya	Y.	Alvarez
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois (State)
Case number (If known)			(Giate)

### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 32 of 68

			•	9	
Fill in this infor	mation to identify your c	ase:			
Debtor 1	Tanya	Y.	Alvarez		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	E'm Nome	Martin Name	Last Name		
(opouse, ir iiirig)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					
					Check if this is ar amended filing
Official	Form 106U				amended ming
Official	Form 106H				
Schedul	e H: Your Cod	lebtors			12/15
No Yes  2. Within the Idaho, Lo	e last 8 years, have you	ou are filing a joint case, do  lived in a community pro	operty state or territor	r <b>y?</b> (Commui	nity property states and territories include Arizona, California,
Yes.	Did your spouse, forme	er spouse, or legal equiva	alent live with you at th	e time?	
	No		-		
	Yes. In which communit	y state or territory did yo	u live?	Fill in t	the name and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equ	uivalent		
	Number Street				
	City	State	Zip (	Code	
	•		·		
	•		•		ouse is filing with you. List the person shown in line 2 and the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 33 of 68

Fill in this informa	tion to identify	your case:				
Debtor 1 Tany		Y.	Alvare			
	Name	Middle Name	Last Na	ame	Che	ck if this is:
Debtor 2 (Spouse, if filing) First	Name	Middle Name	Last Na	ame	— I п	An amended filing
						A supplement showing post-petition chapter 1
United States Bankr the:	ruptcy Court for	Northern	District of Illin	nois tate)		expenses as of the following date:
Case number			(0	uio)		
(If known)						MM / DD / YYYY
Official For	m 106l					
Schedule I:	: Your In	come				12/1
information about spouse. If more sp number (if known)	your spouse. I pace is needed	f you are separated and , attach a separate she y question.	d your spous	e is not filin	g with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
1. Fill in your emp	lovment		Debtor 1			Debtor 2
information.	.oyo.ii					
If you have more	than one job,	Employment status	<b>✓</b> Emplo	yed		Employed
attach a separate information abou	. •		Not En	nployed		Not Employed
employers.	it additional	Occupation				
Include part time self-employed we		Employer's name	Shar Enterp	prises		
	Employer's address Occupation may include student or homemaker, if it applies.		800 Waukegan RD STE200			
			Number St			Number Street
			Glenview City	Illinois State	60025 Zip Code	City State Zip Code
		How long employed	——————————————————————————————————————	State	Zip Code	City State Zip Code
		there?				
Part 2: Give De	etails About M	iontniy income				
			. If you have	nothing to rop	ort for any line, y	write \$0 in the space. Include your pen filing
Estimate monthly spouse unless you	/ income as of t are separated.	he date you file this form			-	vrite \$0 in the space. Include your non-filing
Estimate monthly spouse unless you	y income as of t are separated. filing spouse have	he date you file this form		information for	all employers fo	or that person on the lines below. If you need
Estimate monthly spouse unless you If you or your non-f	y income as of t are separated. filing spouse have	he date you file this form		information for	-	
Estimate monthly spouse unless you If you or your non-fmore space, attack	y income as of t are separated. filling spouse have in a separate shee gross wages, sala	he date you file this form	combine the i	information for	all employers fo	or that person on the lines below. If you need
Estimate monthly spouse unless you If you or your non-fmore space, attack  2. List monthly gedeductions.) If be.	y income as of t are separated. filling spouse have in a separate shee gross wages, sala	he date you file this form e more than one employer, et to this form.  ary, and commissions (before calculate what the monthly of	combine the i	information for	all employers fo	or that person on the lines below. If you need

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 34 of 68

Debtor 1Tanya		Alvarez	Case number		
First Name	Middle Name L	ast Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		<b>→</b> 4.	\$2,704.00		
5. List all payroll dedu					
5a. Tax, Medicare,	and Social Security deductions	5a.	\$531.40		
5b. Mandatory con	tributions for retirement plans	5b.	\$0.00		
5c. Voluntary conti	ributions for retirement plans	5c.	\$0.00		
5d. Required repay	ments of retirement fund loans	5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic suppo	ort obligations	5f.	\$0.00		
5g. Union dues	-	5g.	\$0.00		
5h. Other deduction	ons. Specify:		\$0.00 +		
	<b>Solutions.</b> Add lines 5a + 5b + 5c + 5d + 5e +5f	-	\$531.40		
7. Calculate total mor	nthly take-home pay. Subtract line 6 from line	4. 7.	\$2,172.60		
8. List all other incom	ne regularly received:				
business, profe	•				
	ent for each property and business showing ordinary and necessary business expenses, and or net income.	8a.	\$0.00		
8b. Interest and di	vidends	8b.	\$0.00		
8c. Family support dependent regi	payments that you, a non-filing spouse, or a ularly receive	a			
	spousal support, child support, maintenance, nt, and property settlement.	8c.	\$0.00		
8d. Unemployment	compensation	8d.	\$0.00		
8e. Social Security		8e.	\$0.00	-	
Include cash ass cash assistance t	ent assistance that you regularly receive istance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or as	8f.	\$0.00		
8g. Pension or reti	rement income	8g.	\$0.00		
· ·	income. Specify: Prorated Tax Return	8h. +	\$91.00 +		
	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9.	\$91.00		
-	income. Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filling sp	10. ouse	\$2,263.60 +	=	\$2,263.60
Include contribution friends or relatives.	gular contributions to the expenses that you s from an unmarried partner, members of your amounts already included in lines 2-10 or amou	household, your d	ependents, your roomn		
Specify:				1	1. + \$0.00
	n the last column of line 10 to the amount in n the <i>Summary of Schedules and Statistical Sur</i>			,	\$2,263.60 Combined
13. <b>Do you expect an</b> No.  Yes. Explain:	increase or decrease within the year after y	ou file this form?			monthly income

## Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 35 of 68

		Docu	iment Page 35 of 68	3	
Fill in this infor	mation to identify yo	our case:			
Debtor 1	Tanya First Name	Y. Middle Name	Alvarez Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Check if this is:  An amended filir	ng
United States E	Bankruptcy Court for	the: Northern I	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)			(State)	MM / DD / YYYY	<del></del>
Official	Form 106	J			
Schedul	e J: Your E	xpenses			12/15
information. If		ded, attach another sheet to this	re filing together, both are equal form. On the top of any addition		
Part 1: Des	cribe Your House	ehold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live in	a separate household?			
	No				
	Yes. Debtor 2 mu	ust file Official Forms 106J-2, Exper	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	enses include f people other	No			
than yourself and dependents	-	Yes			
Part 2: Estin	mate Your Ongoi	ing Monthly Expenses			
_	of a date after the b		ou are using this form as a suppl plemental Schedule J, check the	•	
	•	on-cash government assistance led it on Sc <i>hedule I: Your Income</i>	-		Your expenses
	or home ownershi		nclude first mortgage payments and		<b>\$400.00</b>
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

## Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 36 of 68

Debtor 1 Tanya Y. Alvarez Case number (if known)
First Name Middle Name Last Name

First Name	Middle Name	Last Name		
				Your expenses
5. Additional mortgage payments for	your residence, such a	as home equity loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural gas			6a.	\$175.00
6b. Water, sewer, garbage collection			6b.	\$0.00
6c. Telephone, cell phone, Internet,	satellite, and cable service	es	6c.	\$150.00
6d. Other. Specify:			6d	\$0.00
$7.\ \textbf{Food and housekeeping supplies}$			7.	\$350.00
8. Childcare and children's educatio	n costs		8.	\$0.00
9. Clothing, laundry, and dry cleaning	g		9.	\$115.00
10. Personal care products and servi	ices		10.	\$115.00
11. Medical and dental expenses			11.	\$30.00
12. <b>Transportation.</b> Include gas, maint Do not include car payments	tenance, bus or train fare		12.	\$300.00
13. Entertainment, clubs, recreation	, newspapers, magazin	es, and books	13.	\$0.00
14. Charitable contributions and reli	gious donations		14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted f	rom your pay or included	d in lines 4 or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$100.00
15d. Other insurance. Specify:			15d	\$0.00
16. Taxes. Do not include taxes deduct	ed from your pay or inclu	uded in lines 4 or 20.		
Specify:			10	\$0.00
17. Installment or lease payments:			16	
17a. Car payments for Vehicle 1			17a	\$0.00
17b. Car payments for Vehicle 2			17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
· · · · · · · · · · · · · · · · · · ·	enance, and support th	hat you did not report as deducted fror		\$0.00
your pay on line 5, Schedule I, Yo			18.	
19. Other payments you make to sup	port others who do not	live with you.		
Specify:			19.	\$0.00
	included in lines 4 or 5	of this form or on Schedule I: Your Inc	come.	
20a. Mortgages on other property			20a	\$0.00
20b. Real estate taxes.			20b	\$0.00
20c. Property, homeowner's, or rent			20c	\$0.00
20d. Maintenance, repair, and upkee	•		20d	\$0.00
20e. Homeowner's association or co	ondominium dues		20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 37 of 68

Debtor 1 Tanya		Y.	Alvarez	Case number (if known)		
First I		Middle Name	Last Name			
21. <b>Other.</b> Spe	cify:				21	\$0.00
	your monthly expenses.					\$1,735.00
	nes 4 through 21.					\$0.00
. ,	` , ,	,,	from Official Form 106J-2			\$1,735.00
	ne 22a and 22b. The resu		enses.		22.	
	your monthly net incom					
23a. Copy	line 12 (your combined m	onthly income) from	Schedule I.		23a	\$2,263.60
23b. Copy	your monthly expenses fr	om line 22 above.			23b	\$1,735.00
	act your monthly expenses		ncome.			\$528.60
The re	esult is your monthly net in	ncome.			23c	
For examp	ble, do you expect to finish	n paying for your car l	ses within the year after yoan within the year or do yo nodification to the terms of	ou expect your		

### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 38 of 68

Fill in this information to identify your case:						
Debtor 1	Tanya	Y.	Alvarez			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	_		
Case number			(,			

### Official Form 106Dec

Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below						
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
	<b>✓</b> No						
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
	Under penalty of perjury, I declare that I have read the summary a	and schedules filed with this declaration and					
	that they are true and correct.						
×	/s/ Tanya Alvarez	×					
	Signature of Debtor 1	Signature of Debtor 2					
	Date 8/18/2017	Date					
	MM/DD/YYYY	MM/DD/YYYY					

Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 39 of 68

Fill in this info	Triadion to labrially your					
Debtor 1	Tanya	Υ.	Alvarez			
Debtor 2	First Name	Middle Na	ame Last Nam	е		
Spouse, if filing)	First Name	Middle Na	ame Last Nam	e		
Inited States I	Bankruptcy Court for the	e: Northern	District of Illino			
Case number			(State	e) 		
f known)						Check if this is
Official	Form 107					amended filing
tateme	ent of Financi	ial Affairs fo	or Individuals	Filing for Bankrı	uptcy	04
formation.		ded, attach a separ		ogether, both are equally On the top of any addition		
Part 1: Give	e Details About You	r Marital Status a	and Where You Lived	Before		
. What is	your current marital	status?				
☐ Ma	arried					
	arried ot married					
✓ No	t married	you lived anywhere	other than where you liv	re now?		
No During	t married the last 3 years, have	you lived anywhere	other than where you liv	e now?		
No During	t married the last 3 years, have		other than where you liv 3 years. Do not include v			
No During	t married the last 3 years, have					
During No	t married the last 3 years, have		3 years. Do not include v			Dates Debtor 2 lived
During No	t married  the last 3 years, have  s. List all of the places		3 years. Do not include v	where you live now.		there
During No	t married  the last 3 years, have  s. List all of the places		3 years. Do not include v	where you live now.		
During No	t married  the last 3 years, have  s. List all of the places  btor 1:		3 years. Do not include v	Debtor 2:  Same as Debtor 1		there
During No	t married  the last 3 years, have  s. List all of the places		3 years. Do not include v  Dates Debtor 1 lived there	where you live now.  Debtor 2:		there Same as Debtor 1
During No  No  Yes  Del	the last 3 years, have s. List all of the places btor 1:		3 years. Do not include v  Dates Debtor 1 lived there	Debtor 2:  Same as Debtor 1		Same as Debtor 1  From
During No  No  Yes  Del	the last 3 years, have s. List all of the places btor 1:  mber Street 03 W 55th St icago Illinois	you lived in the last 3	3 years. Do not include v  Dates Debtor 1 lived there	Debtor 2:  Same as Debtor 1  Number Street  City State	Zip Code	there  Same as Debtor 1  From To
During No  No  Yes  Nu  Nu  570  Chi	the last 3 years, have s. List all of the places btor 1:  mber Street 03 W 55th St icago Illinois	you lived in the last 3	3 years. Do not include v  Dates Debtor 1 lived there	where you live now.  Debtor 2:  Same as Debtor 1  Number Street	Zip Code	Same as Debtor 1  From
During No Yes  Del	the last 3 years, have s. List all of the places btor 1:  mber Street 03 W 55th St icago Illinois y State	you lived in the last 3	3 years. Do not include v  Dates Debtor 1 lived there	Debtor 2:  Same as Debtor 1  Number Street  City State  Same as Debtor 1	Zip Code	there  Same as Debtor 1  From To
During :  No Yes  Del	the last 3 years, have s. List all of the places btor 1:  mber Street 03 W 55th St icago Illinois	you lived in the last 3	3 years. Do not include v  Dates Debtor 1 lived there  From 01/2015 To 01/2017	Debtor 2:  Same as Debtor 1  Number Street  City State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
During :  No  Ves  Del	the last 3 years, have s. List all of the places btor 1:  mber Street 03 W 55th St icago Illinois y State	you lived in the last 3	3 years. Do not include v  Dates Debtor 1 lived there  From 01/2015 To 01/2017	Debtor 2:  Same as Debtor 1  Number Street  City State  Same as Debtor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1  From From To

#### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 40 of 68

Alvarez

Debtor 1 Tanya Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$13100.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$500.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$27000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) \$0.00 From January 1 of current year until the date you filed for bankruptcy: Est Unemployment \$10,000.00 For last calendar year: (January 1 to December 31, 2016 \$0.00 For the calendar year before that: (January 1 to December 31, 2015

### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 41 of 68

Alvarez Debtor 1 Tanya \_\_ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 42 of 68

btor 1 Tanya	Y.	Alvar	ez	Case number	(if known)
First Name	Middle Name	Last N	Name		
agent, including one for a such as child support and	tives; any general partners u are an officer, director, p a business you operate as	s; relatives of any ge person in control, o	eneral partners; part r owner of 20% or	nerships of which y more of their voting	
No No					
Yes. List all paymer	nts to an insider.				
		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name					
Number Street					
City Sta	ate Zip Code				
Insider's Name			· · · · · · · · · · · · · · · · · · ·		
Number Street					
	-				
City Sta	ate Zip Code				
insider? Include payments on deb  No		d by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an  Reason for this payment  Include creditor's name
Insider's Name					
Number Street					
City Sta	ate Zip Code				
	_/p 0000				
Insider's Name					
Number Street					
City Sta	ate Zip Code				

#### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Page 43 of 68 Document

Alvarez Debtor 1 Tanya Case number (if known) Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2009 Chevrolet Malibu 08/2017 \$0 City of Chicago Parking Creditor's Name Explain what happened 121 N. LaSalle St # 107A Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60602 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State

Property was attached, seized, or levied.

Zip Code

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 44 of 68

Debt	tor 1 Tanya First Name	Y. Middle Name	Alvarez Last Name	Case number (if known)	
11.	Within 90 days before you accounts or refuse to mak			pank or financial institution, set off any am	ounts from your
	✓ No  Yes. Fill in the details.				
	_		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name		-		_
	Number Street		Last 4 digits of account	number: XXXX-	
	City State	e Zip Code	-		
12.		ed for bankruptcy, was		possession of an assignee for the benefit o	of creditors, a court-
	No No	odian, or another officia	u:		
Part	Yes List Certain Gifts and	d Contributions			
13.			d you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No  Yes. Fill in the details f	for each gift.			
	Gifts with a total value per person	e of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You G	ave the Gift	-		
	Number Street		<del>-</del> -		
	City State Person's relationship to	·	-		
	<u> </u>	•			_
	Person to Whom You G	ave the Gift	<del>-</del>		
	Number Street		-		
	City State Person's relationship to		-		

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 45 of 68

	Tanya	Υ.	Alvarez	Case number (if know	n)	
	First Name	Middle Name	Last Name	•		
. Wit	thin 2 years before you file	ed for bankruptcy, did	l you give any gifts or contribution:	s with a total value o	of more than \$600	to any charity?
	No					
✓						
	Yes. Fill in the details for	each gift or contributi	ion.			
	Gifts or contributions to	charities	Describe what you contribute	d	Date you	Value
	that total more than \$60		Doornoo mat you commout	· <b>~</b>	contributed	Taluo
		•				
						-
	Charity's Name		_			
			_			
	Number Street		-			
	Number Street					
	City State	Zip Code	-			
	Oity State	Zip Oode				
	List Certain Losses					
٠٠.	List Oci talli Losses					
	Yes. Fill in the details.  Describe the property you how the loss occurred	ou lost and	Describe any insurance cover include the amount that insurance	nce has paid. List	Date of your loss	Value of property lost
			pending insurance claims on lin	e 33 of <i>Schedule</i>		
			A/B: Property.			
					_	
t 7:	List Certain Payments	s or Transfers				
abo	out seeking bankruptcy or	preparing a bankrup				anyone you consulte
abo	out seeking bankruptcy or lude any attorneys, bankrup No	preparing a bankrup				anyone you consulte
abo	out seeking bankruptcy or lude any attorneys, bankrup	preparing a bankrup	tcy petition?			anyone you consulte
abo	out seeking bankruptcy or lude any attorneys, bankrup No	preparing a bankrup	tcy petition? or credit counseling agencies for servi	ces required in your ba	ankruptcy.	
abo	out seeking bankruptcy or lude any attorneys, bankrup No	preparing a bankrup	tcy petition? or credit counseling agencies for servi  Description and value of any p	ces required in your ba	Date payment	Amount of
abo	out seeking bankruptcy or lude any attorneys, bankrup No	preparing a bankrup	tcy petition? or credit counseling agencies for servi	ces required in your ba	Date payment or transfer	
abo	out seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details.	preparing a bankrup	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm	preparing a bankrup	tcy petition? or credit counseling agencies for servi  Description and value of any p	ces required in your ba	Date payment or transfer	Amount of
abo	out seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	preparing a bankrup	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street	preparing a bankrup	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	preparing a bankrup	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street	preparing a bankrup	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	r preparing a bankrup tcy petition preparers, c	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	r preparing a bankrup tcy petition preparers, c	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	r preparing a bankrup tcy petition preparers, c	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State	r preparing a bankrup tcy petition preparers, c	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	r preparing a bankrup tcy petition preparers, c	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	r preparing a bankrup tcy petition preparers, c 60603 Zip Code	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State	r preparing a bankrup tcy petition preparers, c 60603 Zip Code	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	r preparing a bankrup tcy petition preparers, c 60603 Zip Code	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	r preparing a bankrup tcy petition preparers, c 60603 Zip Code	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay	r preparing a bankrup tcy petition preparers, c 60603 Zip Code	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay	r preparing a bankrup tcy petition preparers, c 60603 Zip Code	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay	r preparing a bankrup tcy petition preparers, c 60603 Zip Code	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay	r preparing a bankrup tcy petition preparers, c 60603 Zip Code	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid	f preparing a bankrup tcy petition preparers, c  60603 Zip Code	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay	r preparing a bankrup tcy petition preparers, c 60603 Zip Code	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Was Paid Number Street City State  City State	f preparing a bankrup tcy petition preparers, c  60603 Zip Code	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid	f preparing a bankrup tcy petition preparers, c  60603 Zip Code	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Was Paid Number Street City State  City State	foreparing a bankrup tcy petition preparers, co  60603 Zip Code  yment, if Not You  Zip Code	tcy petition? or credit counseling agencies for service of the counseling agencies for service o	ces required in your ba	Date payment or transfer was made	Amount of payment

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 46 of 68

Deb	tor 1	Tanya	Y.		ase number <i>(if know</i>	n)	
		First Name	Middle Name	Last Name			
17.	hel	hin 1 year before you filed for p you deal with your creditors not include any payment or trans	or to make paymer		alf pay or transfe	r any property to ar	nyone who promised to
	Ħ	Yes. Fill in the details.					
	Ш	res. i ili ili ule detalis.				_	
				Description and value of any pro transferred	perty	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	Incl	ordinary course of your busine ude both outright transfers and to transfers that you have already I No  Yes. Fill in the details.	ransfers made as sec	curity (such as the granting of a securi	ty interest or mortg	age on your property	). Do not include gifts
				Description and value of property transferred		ny property or eceived or debts pa e	Date aid transfer was made
		Person Who Received Transfer					
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Transfer					
		Number Street					
		City State Person's relationship to you	Zip Code				
19.	ben	hin 10 years before you filed for the ficiary? ese are often called asset-protect		ou transfer any property to a self-s	ettled trust or sir	milar device of whic	h you are a
	V	No Yes. Fill in the details.					
	Ц	100. I III III u IE UEIAIIS.		Description and value of the pro	operty transferred	I	Date transfer was made
		Name of trust					

### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 47 of 68

Alvarez Debtor 1 Tanya \_ Case number (if known) Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 48 of 68

Alvarez Debtor 1 Tanya \_\_ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code

### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 49 of 68

Deb	tor 1			Υ.	Alvarez	Case nu	ımber (if known)	
		First Name		Middle Name	Last Name			
26.		e <b>you been a part</b> y No	y in any judic	ial or administ	rative proceeding unde	r any environmental l	law? Include settlements and or	ders.
		Yes. Fill in the det	ails.					
					Court or agency	N	lature of the case	Status of the case
		Case title						Pending
					Court Name			On appeal
		Case number			Number Street			Concluded
		•			City State	Zip Code		_
Part	11:	Give Details Ab	oout Your E	Business or C	onnections to Any Bu	usiness		
27.	With	nin 4 years before	you filed for	bankruptcy, di	d you own a business or	have any of the follo	owing connections to any busine	ss?
		A sole propri	etor or self-e	mployed in a tr	ade, profession, or othe	er activity, either full-tir	me or part-time	
		A member of	a limited liab	ility company (	LLC) or limited liability pa	artnership (LLP)		
		A partner in a	a partnership	)				
		An officer, die	rector, or ma	naging executi	ve of a corporation			
		An owner of	at least 5% c	of the voting or	equity securities of a cor	poration		
		No. None of the a	bove applie	s Go to Part 12	)			
	넴				e details below for each	husiness		
	ш	res. Oricer all the	αι αρριγ ασο	vo ana ilii in uic		ure of the business	Employer Identification	number De not
					Describe the nat	ure or the business	Employer Identification include Social Security	
					_		EIN:	
		Business Name						
		Number Street					Dates business existed	
					Name of account	tant or bookkeeper		
		City	State	Zip Code	_		From To	
					Describe the nat	ure of the business	Employer Identification include Social Security	
		B. Carre Name			_		EIN:	
		Business Name						
		Number Street			Name of account	tant or bookkeeper	Dates business existed	
		City	State	Zip Code			From To	
					Describe the nat	ure of the business	Employer Identification include Social Security	
		Business Name					EIN:	
							Datas kursimaas suide d	
		Number Street			Name of account	tant or bookkeeper	Dates business existed	
		City	State	Zip Code	_		From To	

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 50 of 68

Debt	tor 1 Tanya		Υ.	Alvarez	Case number (if known)
	First Name		Middle Name	Last Name	
28.		ers before you filed other parties.	for bankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No  Yes. Fill	in the details below	v.		
				Date issued	
	Name			MM/DD/YYYY	
	Numbe	r Street		_	
	City	State	Zip Code	<del>-</del>	
Part	12: Sign E	elow			
t	rue and corr bankruptcy	ect. I understand ti case can result in	nat making a false sta	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	3	/s/ Tanya Alv			*
		Signature of Deb	tor 1		Signature of Debtor 2
		Date 8/18/2017			Date
	Did you attac	h additional pages	to Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
[ [	No Yes				
	Did you pay o	r agree to pay som	eone who is not an at	torney to help you fill out b	ankruptcy forms?
Į.	<b>√</b> No				
ָ בֿ	Yes. Nam	e of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 51 of 68

B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

		Northern Distric	t of Illinois	
n re	Tanya Y. Alvarez		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	N OF ATTORNEY F	OR DEBTOR
1.	<ul> <li>Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf</li> </ul>	year before the filing of the pe	etition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to ac	cept		\$4,000.00
	Prior to the filing of this statement I	nave received		\$300.00
	Balance Due			\$3,700.00
2.	. The source of the compensation paid	d to me was:		
	<b>J</b> Debtor	Other (specify)		
3.	. The source of the compensation paid	d to me is:		
	<b>✓</b> Debtor	Other (specify)		
4.	I have not agreed to share the abmembers and associates of my l		with any other person unless the	y are
		v firm. A copy of the agreemer	n a other person or persons who a nt, together with a list of the name	
5.	. In return for the above-disclosed fee a. Analysis of the debtor's finan bankruptcy;	-	service for all aspects of the bank advice to the debtor in determinin	• •
	b. Preparation and filing of any	petition, schedules, statemen	ts of affairs and plan which may b	pe required;
	c. Representation of the debtor	at the meeting of creditors an	nd confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings and	d other contested bankruptcy mat	ters;
6.	. By agreement with the debtor(s), the	above-disclosed fee does not	t include the following services:	
		CERTIFICA	ATION	
	certify that the foregoing is a completor(s) in this bankruptcy proceedings.	e statement of any agreement	t or arrangement for payment to n	ne for representation of the
	8/18/2017		/s/ Jason Diaz	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	_

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 56 of 68

### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Alvarez, Tanya Y.	Case No	Case No.		
Debtor(s)		Case No			
		Chapter.	Chapter13		
	VERIFICAT	TION OF CREDITOR MA	TRIX		
Ti knowledge	he above named Debtors hereby verify thate.	at the attached list of creditors is t	rue and correct to the best of their		
Date:	8/18/2017	/s/ Alvarez, Tan Alvarez, Tanya ` Signature of De	Y.		

BRIDGECREST CREDIT 4020 E INDIAN SCHOOL RD PHOENIX, AZ, 85018

CNAC/MI105 3718 STADIUM DR KALAMAZOO, MI, 49008

ONEMAIN PO Box 3251 C/O Melissa Frymire Evansville, IN, 47731

Navient PO BOX 9655 WILKES BARRE, PA, 18773

US DEPT ED PO Box 105081 Atlanta, GA, 30348

PORTFOLIO RECOVERY ASS 140 Corporate Blvd Norfolk, VA, 23502

STELLAR RECOVERY INC PO Box 1119 Charlotte, NC, 28201

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA, KS, 67205

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302 LVNV FUNDING LLC PO Box 10587 Greenville, SC, 29603

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

Jackson Park Hospital 7531 S. Stony Island Ave Chicago, IL, 60649

PNC Bank 300 Fifth Avenue Pittsburgh, PA, 15222

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 60 of 68

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- I. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 61 of 68

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 62 of 68

### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$300.00 toward the flat fee, leaving a balance due of \$3,700.00; and \$61.76 for expenses, leaving a balance due of \$4,071.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/18/2017			
Signed	:			
/s/Tanya Alvarez				
	WAR ITWAN	/s/ Jason Diaz		
Debtor(	s) ()	Attorney for Debtor(s)	***************************************	

Do not sign if the fee amounts at top of this page are blank.

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 64 of 68

Debtor 1 Tanya First Name		Alvarez Last Name	Case number (if known)	
	uestions for Reporting Purposes			
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily	r consumer debts? Con I primarily for a personal business debts? Busin restment or through the	sumer debts are defined in 11 U, family, or household purpose."  ess debts are debts that you increase operation of the business or increase or increase of the debts or business debts.	urred to obtain
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.	7. Do you estimate that aff	er any exempt property is excluded stribute to unsecured creditors?	I and administrative
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-5 50,001-1 More tha	
19. How much do you estimate your assets to be worth?	\$0-\$50,000     \$50,001-\$100,000     \$100,001-\$500,000     \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	\$1,000,0 \$100 million \$10,000,0	0,001-\$1 billion 00,001-\$10 billion 000,001-\$50 billion n \$50 billion
20. How much do you estimate your liabilities to be?  Partos: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	50 million \$1,000,00 100 million \$10,000,	0,001-\$1 billion 00,001-\$10 billion 000,001-\$50 billion n \$50 billion
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).			
	I request relief in accordance with I understand making a false state connection with a bankruptcy carboth. 18 U.S.C. §§ 152, 1841, 15  /s/ Tanya Alvarez  /s/ Tanya Alvarez  Signature of Debtor 1  Executed on 8/18/2017  MM / DD /	ement, concealing proper se can result in fines up 519, and 3571	tv. or obtaining money or prope	rty by fraud in or up to 20 years, or

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 65 of 68

Fill in this inter	mation to identify your ea	ise)			
Debtor 1	Tanya First Name	Y. Middle Name	Alvarez		
Debtor 2 (Spouse, if filing)	First Name		Last Name		
	Bankruptcy Court for the:	Middle Name	Last Name		
Case number (ff known)		TOTAL	District of Illinois (State)		
Official	Form 106De	2			Check if this is a amended filing
Declarat	ion About an I	ndividual Debt	or's Schedules		12/1
If two married p	people are filing togethe	r, both are equally respon	sible for supplying correct inf	ormation.	
manaj or prope	his form whenever you fil erty by fraud in connection 1341, 1519, and 3571.	e bankruptcy schedules on with a bankruptcy case	or amended schedules. Making can result in fines up to \$250	g a false statement, concealing prop 0,000, or imprisonment for up to 20 y	erty, or obtaining rears, or both, 18
Pari is Sign	Below				
Did you pa	ay or agree to pay some	ne who is NOT an attorne	y to help you fill out bankrupt	cy forms?	
<b>⊘</b> No					
Yes. N	lame of person		Attach Bankruptcy Petitio Signature (Official Form 1	n Preparer's Notice, Declaration, and 119).	
Under pen that they a	alty of perjury, I declare are true and dorrect.	that I have read the sumr	nary and schedules filed with	this declaration and	
/s/ Tanya Signature of			Signature of De	ebtor 2	
Date <b>8/18/</b>	2017 DD/YYYY	The second of th	Date MM/OD		

MM/DD/YYYY

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 66 of 68

Debtor 1	Tanya First Name	Υ,	Alvarez	Case number (if known)
	rirst Name	Middle Name	Last Name	
28. Wit cre	hin 2 years before ditors, or other pa	you filed for bankruptcy, did rties.	you give a financial state	nent to anyone about your business? Include all financial institutions
Z	No Yes. Fill in the det	ails below.		
			Date Issued	
	Name		MM/DD/YYYY	***
	Number Street		<u></u>	
	City	State Zip Code	<del></del>	
Part 12:	Sign Below			
a ban	<b>)</b> /s/ 1	anya Alvarez	, or imprisonment for up t	erty, or obtaining money or property by fraud in connection with b 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signatu	re of Debtor 1 \ V	¥	Signature of Debtor 2
	Date 8	18/2017	8	Date
Did yo	u attach additions	il pages to Your Statement o	f Einancial Affaire for India	iduals Filing for Bankruptcy (Official Form 107)?
IZ N		- pagas a vas statement	· · mancial Analis for filler	iouals Filing for Bankruptcy (Official Form 107)?
Ľ.				
T Ye	25			
Emmin		pay someone who is not an a	ttorney to help you fill out	bankruptcy forms?
Emerica	u pay or agree to p	pay someone who is not an a	ttorney to help you fill out	bankruptcy forms?

Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 67 of 68

### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

in re:	Alvarez, Tanya Y.	Case No	
	Debtor(s)	Oase No.	
		Chapter.	Chapter13
	VERIF	ICATION OF CREDITOR MAT	TRIX
Th knowledge.	e above named Debtors hereby ver	rify that the attached list of creditors is tr	rue and correct to the best of their
Date:	8/18/2017	/s/ Alvarez, Tany. Alvarez, Tanya Y. Signature of Deb	

# Case 17-24797 Doc 1 Filed 08/18/17 Entered 08/18/17 14:47:13 Desc Main Document Page 68 of 68

Deb	tor 1 Tanya First Name	Y. Middle Name	Alvarez Last Name	Case number (if known)	
16.	Calculate the median for	amily income that applies to y			
	16a. Fill in the state in wh				
		people in your household.	Illinois		
			1		
	household	nily income for your state and si		a list of applicable median income amounts, go online	\$50,765.00
	using the link specifi	ed in the separate instructions for	or this form. This list may	also be available at the bankruptcy clerk's office.	
17.	How do the lines compa				
	17a. Line 15b is less under 11 U.S.C	than or equal to line 16c. On the state of t	e top of page 1 of this for NOT fill out Calculation	orm, check box 1, Disposable income is not determined of Disposable Income (Official Form 122C-2).	
	U.S.C. 9 1325(t	e than line 16c. On the top of problem. On the top of problem. Go to Part 3 and fill out to current monthly income from line.	Calculation of Disposal	box 2, Disposable income is determined under 11 bie Income (Official Form 122C-2). On line 39 of that	
Part	Calculate Your Co	mmitment Period Under	11 U.S.C. §1325(b)(	4)	
		monthly income from line 11.			\$1,899.25
19.	Deduct the marital adju commitment period under	stment if it applies. If you are in 11 U.S.C. § 1325(b)(4) allows t	narried, your spouse is a	not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	
		ent does not apply, fill in 0 on li			-\$0.00
	19b. Subtract line 19a fr	rom line 18.			\$1,899.25
20.	Calculate your current r	nonthly income for the year. F	ollow these steps:		<u> </u>
	20a. Copy line 19b.				\$1,899.25
	Multiply by 12 (the n	umber of months in a year).		The second s	x 12
	20b. The result is your our	rent monthly income for the yea	r for this part of the form	•	\$22,791.00
	20c. Copy the median fam	nily income for your state and siz	e of household from line	e 16c.	\$50,765.00
21.	How do the lines compa	re?			
	Line 20b is less than I commitment period is	ine 20c. Unless otherwise ordere 3 years. Go to Part 4.	ed by the court, on the to	op of page 1 of this form, check box 3, The	
	Line 20b is more than 4, The commitment p	or equal to line 20c. Unless oth eriod is 5 years. Go to Part 4.	erwise ordered by the co	urt, on the top of page 1 of this form, check box	
Parit	Sign Below				
	By signing here, I decl	are under penalty of perjury that	the information on this s	statement and in any attachments is true and correct.	
	V /2/ T \$3	$MMu_{ij}$ $MU_{ij}$			
	/s/ Tanya Alvar Signature of Debto	ALTONOVIA IN TALL	<b></b>		
			SIÇ	nature of Debtor 2	
	Date 8/18/2017 MM/DD/YY	$\overline{\mathbf{v}}$	Da		
				MM/DD/YYYY	
	If you checked 17a, do If you checked 17b, fill above.	NOT fill out or file Form 122C-; out Form 122C-2 and file it with	2. n this form. On line 39 o	f that form, copy your current monthly income from line	14
		annes and the second			